

**STATE OF WASHINGTON  
DEPARTMENT OF FINANCIAL INSTITUTIONS  
CONSUMER SERVICES DIVISION**

IN THE MATTER OF DETERMINING  
Whether there has been a violation of the  
Mortgage Broker Practices Act of Washington by:

NO. C-02-090-03-CO01

COMMON SENSE MORTGAGE, INC. dba  
COMMON SENSE MORTGAGE, and GARY M.  
CIMINSKI, Designated Broker,

CONSENT ORDER

Respondents.

COMES NOW the Director of the Department of Financial Institutions (Director), through her designee Mark Thomson, Assistant Director, Division of Consumer Services, and Common Sense Mortgage, Inc. dba Common Sense Mortgage, and Gary M. Ciminski, Designated Broker, (hereinafter as "Respondents"), and finding that the issues raised in the captioned matter may be economically and efficiently settled, agree to the entry of this Consent Order. This Consent Order is entered pursuant to chapter 19.146 of Revised Code of Washington (RCW), and RCW 34.05.060 of the Administrative Procedure Act, based on the following:

**I. AGREEMENT AND ORDER**

The Department of Financial Institutions, Division of Consumer Services (Department) and Respondents have agreed upon a basis for resolution of the matters alleged in Statement of Charges No. C-02-090-03-SC01, entered January 22, 2003, (copy attached hereto). Pursuant to chapter 19.146 RCW, the Mortgage Broker Practices Act (Act) and RCW 34.05.060 of the Administrative Procedure Act, Respondents hereby agree to the Department's entry of this Consent Order and further agree that the issues raised in the above captioned matter may be economically and efficiently settled by entry of this Consent Order. The parties intend this Consent Order to fully resolve Statement of Charges No. C-02-090-03-SC01, entered January 22, 2003.

Based upon the foregoing:

CONSENT ORDER

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DEPARTMENT OF FINANCIAL INSTITUTIONS  
Division of Consumer Services  
210 11<sup>th</sup> Ave SW, Room 300  
PO Box 41200  
Olympia, WA 98504-1200  
(360) 902-8795

A. It is AGREED that the Department has jurisdiction over the subject matter of the activities discussed herein.

B. It is AGREED that Respondents have been informed of their right to a hearing before an administrative law judge, and that they have waived their right to a hearing and any and all administrative and judicial review of the issues raised in this matter, or of the resolution reached herein.

C. It is AGREED that Respondents shall pay an examination fee of \$250.

D. It is AGREED that Respondents immediately shall surrender their mortgage broker license, no. 510-MB-0821-00.

E. Respondents AGREE to comply with the Mortgage Broker Practices Act and the rules adopted thereunder, especially the provisions relating to maintenance of records. Respondents further AGREE immediately upon entry of this order to provide the Department with the completed "Mortgage Broker Office Closure/License Surrender Form".

F. It is AGREED that the undersigned have represented and warranted that they have the full power and right to execute this Consent Order on behalf of the parties represented.

G. It is AGREED that the undersigned Respondents have voluntarily entered into this Consent Order, which is effective when signed by the Director's designee.

**RESPONDENTS:**

**Common Sense Mortgage, Inc. dba Common Sense Mortgage**

By:

/S/ 4/7/03  
Signature of Gary Ciminski Date

/S/ 4/7/03  
Signature of Gary Ciminski, Designated Broker Date

THIS ORDER ENTERED THIS 9th DAY OF April, 2003.

CONSENT ORDER

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Division of Consumer Services  
210 11<sup>th</sup> Ave SW, Room 300  
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Mark Thomson, Assistant Director  
Division of Consumer Services  
Department of Financial Institution